



(12) **EUROPEAN PATENT APPLICATION**
published in accordance with Art. 158(3) EPC

(43) Date of publication:
02.05.2002 Bulletin 2002/18

(51) Int Cl.7: **G06F 17/60**

(21) Application number: **00948252.2**

(86) International application number:
PCT/JP00/05025

(22) Date of filing: **27.07.2000**

(87) International publication number:
WO 01/09784 (08.02.2001 Gazette 2001/06)

(84) Designated Contracting States:
**AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE**

(72) Inventors:
• **KOBAYASHI, Shusuke**
Chigasaki-shi, Kanagawa 253-0054 (JP)
• **ISHIBASHI, Masasuke**
Tokyo 168-0081 (JP)

(30) Priority: **29.07.1999 JP 21568099**

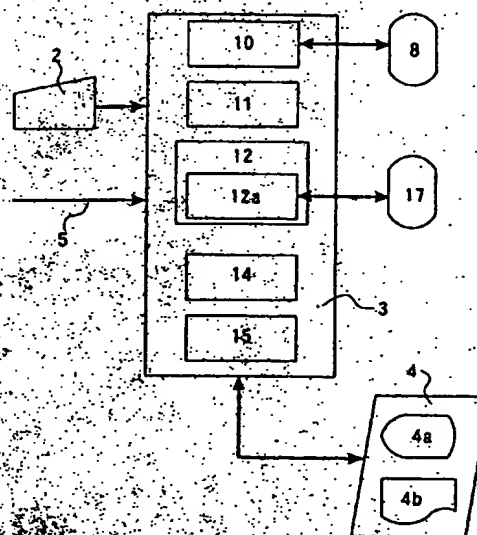
(71) Applicant: **Aiol Insurance Co., Ltd.**
Tokyo 150-8488 (JP)

(74) Representative: **Rees, Alexander Ellison et al**
Urquhart-Dykes & Lord,
30 Welbeck Street
London W1G 8ER (GB)

(54) **CONSULTATION BUSINESS SUPPORT SYSTEM**

(57) A consultation business support system is provided for quickly responding to consultation, inquiry and the like from a customer. In a case of receiving a request for professional counseling or advice from the customer, consultation service can be fulfilled in a quick and efficient manner to provide desired advisory information can be provided for the customer. When receiving inquiries from the customer, customer searching means (10) retrieve personal data of the customer from a database (8) to identify the customer. With procedure guiding means (11), optional items meeting the inquiries from the customer are displayed on display means (4a) along with advisory information items to be provided for the customer in response to inquiries from the customer. An operator gives the advisory information displayed to the customer on a case-by-case basis, thus coping effectively with problems raised by the customer in sequence. In case of a car accident or trouble, a location of the vehicle in question is sought and registered on a map by using accident location searching means (12). Also, a suitable garage destination is selected, while calculating a distance from the current location at which the vehicle is placed at that time to the garage destination.

FIG. 1



Description

Technical Field:

[0001] This invention relates to a system for supporting consultation business to handle inquiries from customers, and more specifically to a consultation business support system capable of quickly respond to inquiries from the customers to a customer center of a casualty insurance company as to a car accident or trouble or other problems.

Background Art:

[0002] Casualty insurance companies dealing with, for example, automobile insurance have affairs to give advisory information to a customer or policyholder as to measures for carrying on a car accident at once upon reception of a report of a traffic accident or the like from the customer during an insurance contract term. Similarly, the insurance companies offer the advisory information about appropriate measures for coping with automobile trouble on the road.

[0003] However, the consultation affairs known hitherto have been conducted as individuals by an operator or adviser who receives the incident report from the customer by telephone, referring to a management manual or other references. Therefore, the consulting system managed by the insurance advisers is required to be standardized uniformly.

[0004] In case of inquiry from the policyholder, the insurance adviser first ascertains whether an inquirer inquires with the processing insurance company asking about the policyholder's name, number of insurance policy certificate, insurance company's name, telephone number. Upon confirming that the inquirer is one of the policyholders of the processing insurance company, the insurance adviser gives the policyholder the relevant information in question. In furnishing the information with the policyholder in the case of a car accident, it is necessary to identify the type of a vehicle bringing about a car accident or trouble, location of the car accident, contract basis with a road service, number of occupants in the vehicle, state of notifying the police, and others and arrange to promptly move the vehicle running into trouble.

[0005] However, the conventional consultation system requires some time to identify the policyholder concerned and to make a search for an appropriate road service agent in the relevant area.

[0006] In such a case, an inexperienced adviser may not provide an appropriate or formulary information for the policyholder level of proficiency. The information offered by the inexperienced adviser may discord from the standard information provided by the insurance company.

[0007] The consultation business includes a large variety of jobs including not only the providing of advisory

information for the policyholder who informs the insurance company of a car accident on the road, but also handling of complaints and inquiry as to insurance contract. Thus, an appropriate consulting system capable of handling various inquiries in a quick and efficient manner has been much awaited.

[0008] The present invention was made in the light of the problems as described above and has an object to provide a consultation business support system capable of providing appropriate information in response to various inquiries from customers or policyholders in a quick and efficient manner.

Disclosure of Invention:

[0009] According to the present invention, there is provided a consultation business support system for providing information in conformity with contents of inquiries from customers, which comprises means for selecting optional information items in accordance with the contents of inquiries from the customers, and processing means for sequentially providing the information items selected respectively to the customers.

[0010] According to the consultation business support system noted above, required consultation service can be fulfilled by sequentially providing the information items selected in accordance with the contents of the inquiries from the customers.

[0011] The aforementioned processing means includes procedure guiding means for guiding the selected information items in accordance with the contents of the inquiries from the customer in a selectable manner and sequentially giving the information items to the customer each time the information items are selected, and statistical work means for performing statistical processing of the selected information items based on the results obtained by the procedure guiding means item by item. According to the processing means, the statistical processing can be performed according to each of the selected information items, consequently to increase efficiency of the consultation service.

[0012] The consultation business support system according to the invention may further include vehicle positioning means which is activated in identifying the current position at which a vehicle trouble or accident occurs to register the current position where the vehicle in question is now, in addition to the means for selecting optional information items in accordance with the contents of inquiries from the customers and the processing means for sequentially providing the information items selected respectively to the customers. According to the vehicle positioning means, the customer involved in the car accident or trouble can be identified quickly, and appropriate advisory information can be given to the customer by use of the procedure guiding means. When providing the advisory information, the vehicle positioning means determines the current position of the vehicle in question, so that adequate directions for moving the

vehicle can be provided for the customer concerned.

[0013] The aforementioned vehicle positioning means has functions of detecting the current position of a disabled vehicle, researching a garage destination to which the disabled vehicle is transported, and calculating the distance from the current position of the vehicle to the vehicle garage destination on the basis of geographical information of a digital map. Thus, advisory information about the directions for moving the vehicle and the vehicle garage destination can be promptly provided.

[0014] The consultation service standardized by the procedure guiding means may further comprise statistical work means for statistically processing the consultative matter with respect of each of statistics. With this statistical work means, issues raised by the customer when running into trouble can be statistically analyzed to take advantage of the results of the analysis after the fact.

[0015] Other objects and characteristics of this invention will be described hereinafter with reference to the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

[0016]

FIG. 1 is a block diagram showing the configuration of a consultation support system according to the present invention.

FIG. 2 is a diagram showing a screen image of inquiry requirements displayed during consulting service.

FIG. 3 is a diagram showing a screen image of guidance for dealing with an accident or trouble posed by a customer.

FIG. 4 is a diagram showing a screen image for searching the customer.

FIG. 5 is a diagram showing a screen image for carrying out the searching.

FIG. 6 is a diagram showing a screen image of customer information searched.

FIG. 7 is a diagram showing a screen image for selecting a report manner in which the customer notifies an accident or trouble.

FIG. 8 is a diagram showing a confirmation screen image of an insurance policy certificate.

FIG. 9 is a diagram showing a confirmation screen image of the situation of the accident or trouble.

FIG. 10 is a diagram showing a map image displayed for searching the position of a vehicle.

FIG. 11 is a diagram showing a map on which the position of the vehicle is marked.

FIG. 12 is a diagram showing a screen image for confirming closure of problem at the scene of the accident or trouble.

FIG. 13 is a diagram showing an information screen image for selecting a vehicle garage destination

and a wrecker agent.

FIG. 14 is a diagram showing an information screen image for selecting a road service agent on the map.

FIG. 15 is a diagram showing a screen image for confirming arrangement of the vehicle garage destination.

FIG. 16 is a diagram showing a screen image for settling expense account.

FIG. 17 is a diagram showing a screen image for confirming completion of arrangement.

FIG. 18 is a diagram showing a screen image for keeping a record of the result of the consultation made this time.

FIG. 19 is a diagram showing an order sheet for arranging the wrecker agent.

FIG. 20 is a diagram showing a communication sheet for recording the content of the consultation.

FIG. 21 shows a list of the job contents requested by the customer.

FIG. 22 is a diagram showing an aggregate tabulation of the affairs committed by the customer.

FIG. 23 is a diagram showing a tabulation of the commission items processed by the consultation support system of the invention.

Best Mode for Carrying out the Invention:

[0017] The mode for embodying the consultation business support system according to the present invention will be described hereinafter with reference to the accompanying drawings.

[0018] As shown in FIG. 1, the consultation business support system of the invention generally comprises an input means 2, processing means 3, and output means 4. The support system is installed in a consultation center of a casualty insurance company to assist personal attention given to insured persons or policyholders (customers) who take out an automobile insurance.

[0019] There will be explained hereinbelow one example of consultation support service according to the invention in a case of dealing with a car accident caused on a road by a customer.

[0020] The input means 2 of the consultation business support system according to the invention is provided with a key board, mouse and/or other data inputting apparatus for entering and feeding various data to the processing means 3. The input means 2 further has a function of guiding advisory information given to the customer making contact with the consultation center of the casualty insurance company through a communication line 5 of telephone or the like. The input means further comprises communication means for delivering a request message from the customer to a consulting operator who handles the consultation system in the insurance company. As one example of the communication means, there may be used a head set comprising a microphone and speaker for mutually communicating with

the customer and the operator.

[0021] The processing means 3 generally comprises customer searching means 10, procedure guiding means 11, accident location searching means 12, statistical work means 14, and output control means 15. The processing means 3 is formed of general-purpose computer having a microprocessor for performing an arithmetical operation and memories such as ROM and RAM. With the processing means, a consultation business support program can be carried out to deal with an accident in the manner as described below.

[0022] The output means 4 may be composed of a display means 4a such as CRT and liquid crystal display, and printing means 4b such as a printer. On the display means 4a, there are displayed the current processing state of the support system, input contents inputted by the input means 1, and other data.

[0023] The customer searching means 10 is a program stored in the processing means 3 for searching and seeking the data of the customer accessed to the consultation center from a database DB stored in a memory unit 8. The contents to be searched include the name of the customer concerned, insured number of insurance policy certificate, registration number of the customer's vehicle, customer's telephone number, and other personal data. By inputting these customer's information data with the input means 2, whether or not the person now accessed to the consultation center is insured with the insurance company can be recognized in a moment of time.

[0024] At the time of identifying the customer, the system assumes its standby mode for standing ready to receive inquiries from the customer. All information data inputted thereafter from the input means 2 are recorded.

[0025] The procedure guiding means 11 serves to provide information for guiding procedure to give advisory information from the operator to the customer. The guiding procedure in which the operator must provide the required advisory information to the customer is displayed in order of precedence in response to the inquiries (consulting contents about the accident) from the customer.

[0026] The accident location searching means 12 is activated for searching the location at which a car accident occurs according to the procedures indicated by the procedure guiding means 11. Based on the consulting contents, the address of the location of car accident is registered. At this time, geographical information for identifying the location of the car accident in concrete form can be obtained on a map with a geographical information means 12a.

[0027] The geographical information means 12a executes a program for displaying the geographical information for so that a road map is displayed on the display means 4a using a digital map stored in the geographical database 17. The location of the car accident is automatically marked in a spot on the map displayed on the basis of the specified address of the location of the car

accident.

[0028] The statistical work means 14 has functions of supervising the information data processed by the processing means 3 item by item, storing the information data in an adequate memory means, and allowing the information data item by item to be displayed on the display means 4a and/or printed out with the printing means 4b.

[0029] When operating the processing means 3, the output control means 15 is actuated to display an appropriate output form on the display means 4a in cooperation with other processing means. The prescribed output form is outputted from the printing means 4b in performing the statistical work.

[0030] Next, the operation of assisting the consultation service according to the aforementioned consultation business support system of the invention will be described.

[0031] The operator goes through the prescribed procedure for coping with the aftermath of the accident, while giving the customer the information data displayed sequentially on the display means 4a.

[0032] First, upon switching on the support system of the invention, the operator logs on with the customer's ID code and encrypted password to bring the support system into a standby mode. When the operator leaves the operator's seat, the support system assumes its irresponsive state so as not to receive access from the customers.

[0033] When the customer has access to the consultation center, the system acquaints the operator with the customer's access and displays a form for confirming the contents of inquiries from the customer as shown in FIG. 2. As shown, the relevant personal data of the customer are displayed.

[0034] Selection items 30 displayed on the left of the screen are divided according to the subject matter. In the illustrated case, the dialog box "Just After Incident" is selected in response to the customer's access immediately after the occurrence of the accident.

[0035] Consequently, an information screen image is displayed as shown in FIG. 3. At this time, measures for coping with the accident is indicated for giving advisory information items 31 to the customer concerned on the display with the procedure guiding means 11. The operator instructs the measures for coping with the accident to the customer while reading out the information items 31 from the display. Last, the operator calls on the customer to report the final outcome of the accident to the consultation center by return, and then, breaks the current connection with the customer.

[0036] When the operator again receives a call from the customer, "Accident Assist" is selected from the optional items 30 on the display to operate the customer searching means 10 with the procedure guiding means 11. Thus, the personal data of the customer concerned are searched on the searching screen as shown in FIG. 4.

[0037] At this time, itemized procedures 32 of the information guidance to be provided for the customer are displayed on the right side of the display. A dialog box "Customer Search" 33 is also displayed for searching and identifying the customer.

[0038] When selecting the dialog box "Customer Search" 33, a searching image form is displayed as shown in FIG. 5. With the customer searching, the customer concerned can be identified on the basis of some personal data including the name of insurance company insured by the customer concerned, number of insurance policy certificate, telephone number, registration number of the customer's car, and customer's name. Also, the personal data of the customer concerned can be retrieved directly from the reception number issued when the customer contacted with the consultation center at some previous time, consequently to quickly deal with the consultation once the customer have access to the consultation center.

[0039] FIG. 6 shows the screen image of the personal data of the customer searched out. By selecting the dialog item 34 on the display as illustrated, more detailed personal data as to the contractual coverage of the insurance with respect to the customer concerned can be displayed. In a case of the absence of the personal data of the customer concerned, the dialog box "Provisional Registry" 33b as shown in FIG. 4 may be selected for tentatively putting the customer concerned on record.

[0040] When confirming the personal data of the customer concerned, a screen image for running a reporting manner through the procedure guiding means 11 is indicated on the lower half of the screen of the display as shown in FIG. 7. Selection can be made from three items 35 of "Post Report", "On-site Report (non-contact police)", and "On-site Report (contacted police)" contained in the dialog box "Report Manner".

[0041] In a case of selecting "On-site Report" by way of example, the operator instructs the customer concerned to confirm whether or not a step of moving the car involved in the accident has been taken. Thereafter, the procedure for confirming the matters on the insurance policy certificate is proceeded on. FIG. 8 shows a confirmation screen image for confirming the insurance policy certificate. As illustrated, entry contents 36 contained in the insurance policy as to the agreement for insurance for the customer concerned is displayed as illustrated.

[0042] After confirming the insurance policy, the confirmation screen image for the conditions illustrated in FIG. 9 is displayed with the procedure guiding means 11. Namely, there is displayed a confirmation screen image 40 containing the dialogs "Request Service", "Contact Phone", "Self-movable" condition of the vehicle in the accident, "Accident Place", "Road Service Member", "Occupant Number" in the vehicle, "Current Position" in the accident, "Customer Home Place", and "Distance to Home" meaning the distance from the location of the accident to the home of customer's own.

[0043] The dialog box "Request Service" in the confirmation screen image 40 contains "Wrecker Order", "Hotel Order", "Alternate Transport Order", and "Car Transport Order".

[0044] The dialog box "Accident Place" contains "Customer Home", "Local Road", and "Highway". When the dialog box "Current Place" is specified, the geographical information means 12a of the accident location searching means 12 is activated to search the position of the car in question on the map. Also in the dialog box "Customer Home Place", the address of the customer's home is searched out with the geographical information means 12a.

[0045] In the dialog box "Distance to Home", the distance from the location of the accident to the home of customer's own can be calculated.

[0046] The geographical information means 12a is activated by selecting "Current Place" to display the map searching screen image as shown in FIG. 10. In this screen image, a digital map 45 is displayed. Optional items 46 appear on the left side of the display.

[0047] When specifying one of the optional items 46, the location at which the vehicle in question is placed can be searched in the format of "Address Search" or "Object Search".

[0048] In searching in the format of "Address Search", one of the items in the dialog "Prefecture/City" or "Town Name" is specified to search out the accident location of the vehicle in question. As an alternative, the full address of the location at which the vehicle in question is located may be inputted. The location thus searched out is indicated on the map 45. The displayed image on the screen can be arbitrarily enlarged or reduced.

[0049] Upon specifying "Location" in the optional items 46 and then "Record Trouble Place" which is not shown in the drawings, the location at which the vehicle in question is placed at that time can be registered by pointing the location on the map with a mouse or other input tools. FIG. 11 is an explanatory view showing the registered image (spot 45a in the drawing) of the place at which the vehicle is located on the map 45.

[0050] Similarly, the location of the customer's home can be registered with the geographical information means 12a by specifying the dialog "Customer Home Place". By further specifying "Distance to Home" in the screen image of FIG. 9, the distance from the place of the accident to the home of customer's own can be calculated. The distance between the two locations is calculated on the digital map.

[0051] In the case that the input data filled in the dialogs "Self-movable", "Accident Place", "Road Service Member", "Occupant Number" and "Current Position" in the confirmation screen image shown in FIG. 9, the procedure guiding means 11 is operated to display another confirmation screen image for confirming whether or not the problem is settled, as shown in FIG. 12. At the request of the customer concerned, the operator provides the customer with an explanation as to the contents of

"Wrecker Order", "Hotel Order", "Alternate transport Order", and "Car Transport Order" contained in the dialog "Request Service" 50. A dialog "Other Guidance" is useful for the customer in the accident scene to obtain information around the accident scene.

[0052] When the dialog box "Wrecker Order" in the optional items 50 is checked, an information screen image for selecting a car garage destination and a wrecker agent is displayed as shown in FIG. 13.

[0053] When a wrecker agent selecting key 51 is specified, a recommended road service agent (wrecker agent for moving the disabled car) and a garage destination, which are instituted previously, are selected.

[0054] In a case that data with respect to the garage destination and road service agent are manually inputted without specifying the wrecker agent selecting key 51 at the request of the customer, the relevant item is optionally selected from the optional items 52. The optional items 52 include "Recommended destination", "Customer Request", "Customer's Home" and "No Appear". In the optional items 53 for specifying the wrecker agent, selection of any road service agent from the prescribed agents may be made arbitrarily.

[0055] At this time, the road service agent may be specified on the map 45 with the geographical information means 12a. In the alternative, a road service agent may be selected from a list of road service agents in another service area.

[0056] At the same time, the distance from the "Current Place" meaning the accident location at which the disabled car is placed to the "garage destination" is calculated with the geographical information means 12a and indicated in the dialog box "Tow Distance" 54 shown in FIG. 13.

[0057] Further, the geographical information means 12a has functions of searching the road service agent located nearest the accident location and calculating a freight-in distance from the specified road service agent to the accident location, which is indicated in the dialog box "Freight-in Distance" 55 and approximate time required for the road service agent to arrive at the accident location, which is indicated in the dialog box "Time Required" 56.

[0058] On the lower half of the display, the details of the garage destination and wrecker agent are displayed.

[0059] Simultaneously, an estimated amount for moving the disabled car by the wrecker agent is calculated by the statistical work means 14 and indicated on the display with the procedure guiding means 11 (not shown in the drawing).

[0060] Next, information about the arrangement at the garage destination is displayed with the procedure guiding means 11, as shown in FIG. 15. This information displayed on the screen contains the name of the road service agent specified, which is indicated in a window 60, and the phone number of the road service agent specified, which is indicated in a window 61. Therewithal, by clicking a selection button 62, the specified road

service agent can be contacted by telephone. During the contact with the road service agent by telephone, the telephone line with the customer concerned is kept on. In the case that such a road service agent is elected by the customer or not specified, a message as shown in the drawing is displayed in the window 60 so as to call a discretionary phone number by operating a numeric keypad 63.

[0061] To carry on a tripartite conversation among the operator, customer and road service agent, a button "Hold Release" 64 is clicked.

[0062] The road service arrangement is completed by the foregoing procedures, simultaneously to calculate the total amount of charges for the service rendered for the consultation made this time by use of the procedure guiding means 11 and display it with the statistical work means 14.

[0063] FIG. 16 illustrates itemization of the charges rendered. As illustrated, the charge required for moving the disabled car is calculated. In a case of franchise insurance, the customer does not bear any expense (¥0).

[0064] When all the procedures are completed, the main information screen image is displayed (shown in FIG. 17). When a button "Disconnect" 66 is selected, the telephone line with the customer is broken.

[0065] When selecting a dialog "Results" 67, a window for filling in the results of the event and the contents of the service which the operator provided for the customer is opened (see FIG. 18). In this result inputting window, the reaction of the customer can be checked in a dialog "Customer Reaction" 70. If any intimations to the customer is required after working out a solution to the trouble, a check box "Required" 71a in a dialog "Post-contact" is checked, and then, necessary information may be filled in a window 71b. Also, notandum for future benefit, if any, may be filled in a window 72a upon checking a check box "Postmortem Memo".

[0066] Thereafter, in a case of continuously awaiting further communication from another customer, a check box "Next Customer" 80 in FIG. 17 is checked to bring the system into its standby state. To conclude the consultation service, a check box "Close" 81 may be checked to quit the consultation business support system of the invention.

[0067] FIG. 19 shows a wrecker order sheet for arranging the wrecker service in the procedures for dealing with the car accident or trouble as described above. FIG. 20 shows a notice sheet for leaving a message to the customer contacted the consultation center. The data left in these forms are compiled with the statistical work means 14 in conjunction with the procedure guiding means 11. The contents entering the wrecker order sheet may be transmitted to the relevant wrecker agent through a communication line 5, or outputted to the printing means 4b so as to send a hard copy printed out from the printing means to the wrecker agent by mail.

[0068] With the statistical work means 14, a list of the affairs which were handled by the consultation business

support system of the invention can be outputted to the output means 4, as shown in FIG. 21. The compiling process may be performed at prescribed intervals of time or as the occasion may demand.

[0069] In the meantime, the consultation business support system of the embodiment described above makes it possible to give a customer encountering an accident a practicable solution of the problems raised by the accident, but may also be applied for settling other problems suffered by various accidents such as a car breakdown or trouble, damages in housing, household goods and furniture, and livelihood, job-related damages, and other possible damages. Thus, the consulting service in various sorts of service categories can be dealt with in the similar manner to the foregoing procedures proposed by the consultation business support system of the invention.

[0070] FIG. 22 shows the aggregate tabulation representing the number of reception affairs to handle inquiries from the customers. Thus, the outcome of the affairs dealt with by the consultation center for the prescribed period of time is outputted to the output means 4 by a list as illustrated.

[0071] With the statistical work means 14, the data indicated on the aggregate tabulation are sorted by the customer's information, road service agent, garage destination and settlement of accounts in a logistics table sheet as shown in FIG. 23. Then, the aggregate tabulation can be outputted to the output means 4.

Industrial Applicability:

[0072] As is apparent from the foregoing description, according to the present invention, the advisory information about appropriate measures for coping with the problems posed by the customer or other person can be timely provided for the customer concerned by sequentially selecting the prescribed optional items in conformity to the contents of inquiries from the customer, so that the desired consultation service for resolving the problems can be effectively fulfilled swiftly.

[0073] Furthermore, the statistical procedure of compiling the contents of inquiries from the customers enables the personal data of the customers contacting the consultation center to be utilized postmortem, thus to prosecute the consultation service efficiently.

[0074] Besides, the system for coping with a vehicular accident or trouble according to the invention makes it possible to quickly give the required advisory information for dealing with the accident or trouble to the customer concerned and perform the necessary procedures for selecting a road service agent, a garage destination and other options with rapidity, so that even a disabled car on the road can be moved promptly to the selected garage destination or other optional place.

[0075] Moreover, immediate and practical consultation service can be provided by making use of a digital map to search the locations of the vehicle in the accident

and the garage destination to which the vehicle must be moved.

5 Claims

1. A consultation business support system for providing advisory information in conformity with contents of inquiry from a customer, **characterized by** means for selecting optional information items in accordance with the contents of inquiry from the customer, and processing means (3) for sequentially providing the information items selected respectively to the customer item by item.
2. The consultation business support system set forth in claim 1, wherein said processing means (3) comprises procedure guiding means (11) for providing the advisory information for the customer concerned according to the contents of inquiries from the customer sequentially item by item, and statistical work means (14) for performing statistical processing of the selected information items based on the results obtained by said procedure guiding means (11) item by item.
3. A consultation business support system for providing advisory information in conformity with contents of inquiry from a customer, **characterized by** customer searching means (10) for identifying one of the customer on the basis of customer information data previously registered, procedure guiding means (11) for giving optional items representing the information for coping with an accident or trouble of a vehicle of the customer concerned to the customer concerned according to the contents of inquiries from the customer sequentially item by item, and accident location searching means (12) for specifying a current location at which the accident or trouble of the vehicle occurs according to the procedures indicated by said procedure guiding means (11) and registering said current location of the vehicle.
4. The consultation business support system set forth in claim 3, wherein said accident location searching means (12) detects the current location of the vehicle, researches a vehicle garage destination to which the vehicle is to be transported, and calculates a distance from said current location of the vehicle to said vehicle garage destination on the basis of geographical information of a digital map.
5. The consultation business support system set forth in claim 3, further comprising statistical work means (14) for statistically calculating information data processed by said procedure guiding means (11) item by item.

FIG. 1

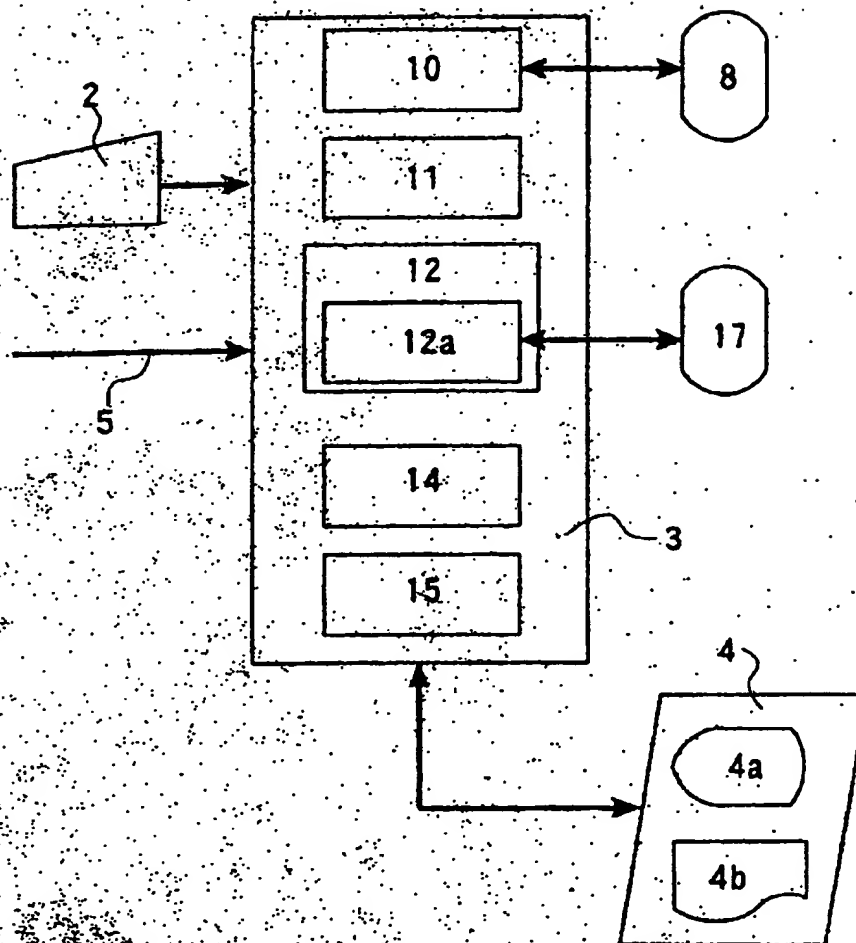


FIG. 2

Customer Data [F3] Customer Details 1 [F4] Customer Details 2 [F5] History [F6]

お客情報 [F3] お客様名 [F4] お客様住所 [F5] 履歴 [F6]

受付番号 顧客氏名 XXX XXXX TEL 0x-xxxx-xxxx
[9999] [XX XX] FAX 0x-xxxx-xxxx

代理会社 XXXXXX 電話番号 A123-456789012
サービス期間 1999/01/01 ~ 1999/03/08

住所 000000 XXX XXX XXXX XXXXXX
XXXXXXXXXXXX

Reception No. Customer Name [Suzuki, Ichiro]

Phone 0x-xxxx-xxxx Fax 0x-xxxx-xxxx

9999 Insurance Company [Dai-Tokyo]

[A123456789012] Insurance No.

Contract Term [1999/01/01] ~ [1999/05/08]

Address [xxxxxxx] [xxxx-xxxx, Naracho 1-chome, Nara-shi, Nara-ken]

Hold [F9] Result Input [F11] Next Customer [F12] Close [F12]

保留 [F9] 次顧客 [F11] 終了 [F12]

1999/02/23 12:55:54 180PV

事務履歴
トラブル
事故アシスト
故障アシスト
緊急出動
住いの修理
自転車修理
生花アレンジ

ホーム
自転車
生活
相談
自転車
法人関係

Just After Incident
Trouble
Accident Assist
Trouble Assist
Rush To Rescue
Home Rescue
Free Dial
Dream
Bycycle
Life
Consult
Change in Item
Corporate Party

FIG. 3

事故種別 トラブル	受付番号	顧客氏名(フリガナ)	TEL	003-xx-xxxx	顧客検索 [F2]
事故アシスタンス	利用会社	XXXXXXXXXXXX	FAX		
故障アシスタンス	証券番号	12345678	開帳日	1999/12/22	
修理保証付付	お客様住所(フリガナ)	XXXXXXXXXXXXXXXXXXXX	終了日	1999/12/22	
住宅の設備 冷暖房	〒	XXXXXXXX (郵便)			
生活必需品 冷蔵庫	本機との対応、安全確認などの対応は、お客様を依頼する。 31				
ドリーム	Reception No. Customer Name [YKG Komatsu] Phone 0x-xxxx-xxxx 9999 Fax 0x-xxxx- xxxx Insurance Company [Dai-Tokyo] Service: Start Date 98/12/22				
自転車					
生活					
相談					
運転操作					
法人受付					
保額 [F9]	コールバック...	組込入力 [F11]...	次顧客 [F11]	終了 [F12]	
			19990001 122247	1999 0001	

```
Customer Data [F3]
Reception No. Customer Name (
Insurance Company ( )
Insurance No. ( )
Address [xxxxxx] (
Phone
Fax
Service: Start Date
Expiration Date
```

[illegible]

FIG. 5

[Member Information] Use History

Insurance Company Insured [Dai-Tokyo

Customer Phone Number [

Customer Name {
Kanji {

Insurance Number (Member's ID)

Reg. Number [

Zip Code []

[illegible]

Decision . . . Temporary Reg . . . Back

Temporary Reg Back

Back

FIG. 6

第 6		Customer Search [F2]	
Provisional Reg.		Reception Greeting Confirmation/ Selection	
Customer Data [F3] Customer Details [F4] History [F6]			
受付番号 顧客氏名 TEL FAX [0000] [XXXXXXXXXX] [00-XXXX-XXXX] [00-XXXX-XXXX] 住所 〒[0000][00][00][00] [XXXXXXXXXX] [XXXXXXXXXX] 支店 [0000][00][00][00] [XXXXXXXXXX] [XXXXXXXXXX]		① 顧客検索 [F2] ② 顧客登録 ③ 新規登録・変更	
Reception No. Customer Name [Suzuki Ichiro] Insurance Company [Dai-Nippon] Insurance No. [A123456789012] Contract Term [1999/01/01] - [1999/05/08] Address [xxxxxx] [xxxx-xxxx, Nara-shi, Nara-ken]		Phone 0x-xxxx-xxxx Fax 0x-xxxx-xxxx	
保留 [F9] 切断 結果入力 [F11] 次画面 [F11] 終了 [F12]		1999/02/19 16:28:50 No.1SPV	

Just After Incident
 Trouble
 Accident Assist
 Trouble Assist
 Rush To Rescue
 Home Rescue
 Free Dial
 Dream
 Bicycle
 Life
 Consult
 Change in Item
 Corporate Party

14

Customer Data[F3]	Customer Details 1[F4]	Customer Details 2[F6]	History[F6]
Reception No.	Customer Name [Suzuki Iseo		Phone 0475/52-1845
Insurance Company	[Dai-Tokyo		Fax
Insurance No. [875222665]		Service:	Start Date 1999/01/29
Address [129, Togane, Togane-shi, Chiba			Expiration Date 2000/01/28
[2830802]			

Just After Incident:

**Trouble
Accident Assist.**

Trouble Assist.

Rush To Requite

Home Rescue.

Free Dial

**Dream
Bicycle**

Life

Consult

Change in Item

Corporate Party

[63] PROH

Display Map · Event Transfer.

Call Back

SPV Transfer

Result Input [F11] Next Customer [F11] Close [F12]

1999/03/01	18:30:46	First SPV
------------	----------	-----------

[illegible]

FIG. 9

Status Confirmation

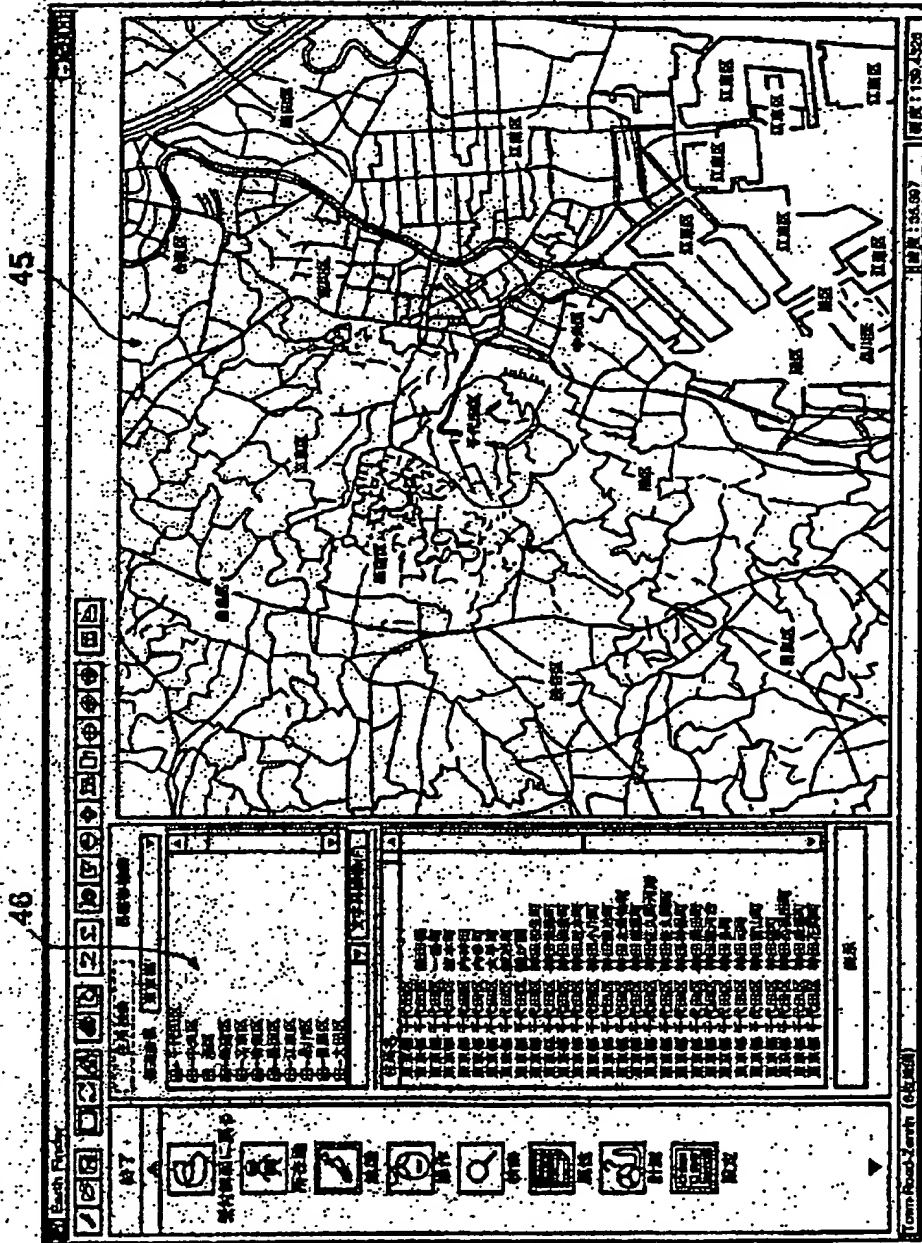
Request Service

☐ Wrecker Order ☐ Hotel Order ☐ Alternate transport Order ☐ Car Transport Order

状況確認		概算費用計算・清算方法選択	
お客様希望サービス <input type="checkbox"/> レッカー手配 <input type="checkbox"/> 宿泊先手配 <input type="checkbox"/> 代車交通機関手配 <input type="checkbox"/> 他国他地域派遣手配		現在位置 地図↓ Current Location Map	
自宅位置 地図↓ XXXXXXXXXXXX XXX Home Place Map		自宅距離 Home 0 km 計算 Distance	
相手を連絡先 Contact Phone (Call Phone)		前ページ 次ページ	
Self-movable <input type="checkbox"/> Yes <input type="checkbox"/> No Place of Accident <input type="radio"/> Customer Home <input type="radio"/> Local Road <input type="radio"/> Highway Vehicle Class: Large Size <input type="radio"/> None JAF Member: <input type="radio"/> Carried <input type="radio"/> Not Carried Member's Card Occupant Number: []		安心ダイヤル転送 Map Link Relief Free Dial Previous Page Next Page	

FIG. 10

Address Search Object Search



Latitude 35.397, Longitude 139.4325

FIG. 11

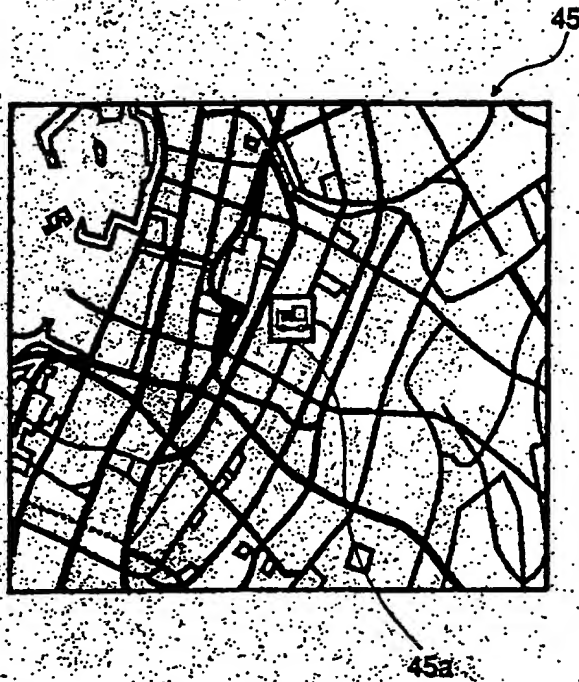


FIG. 12

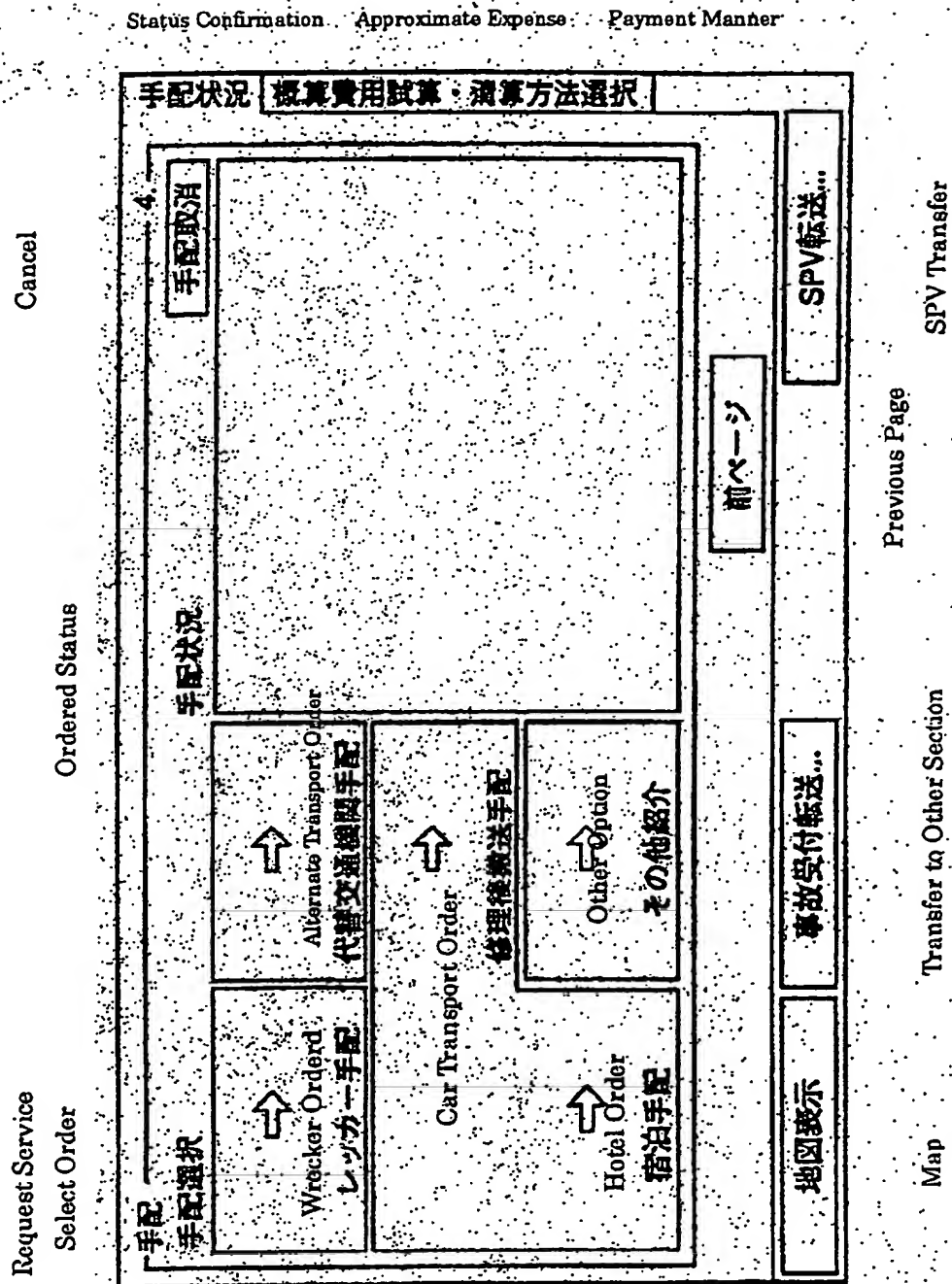


FIG. 13

Garage Destination / Wrecker

入庫先・レッカー手配		入庫先・レッカー手配	
<div style="display: flex; justify-content: space-between;"> <div> <p>Garage Destination / Wrecker</p> <p>入庫先・レッカー手配</p> <p>入庫先</p> <p>Recommended JAF</p> <p>Specified by Customer JRS</p> <p>Customer Home Specified by Customer</p> <p>Not Specified Extra-specified</p> </div> <div> <p>53</p> <p>51</p> <p>52</p> </div> </div>	<div style="display: flex; justify-content: space-between;"> <div> <p>Tow Distance</p> <p>4. <input type="text"/> km</p> <p>Fright-in Distance</p> <p><input type="text"/> km</p> <p>推定所要時間</p> </div> <div> <p>54</p> </div> </div>		
<p>Garage Destination</p> <p>Wrecker Agent</p> <p>JRSセンター</p>	<p>取り消し</p> <p>次ページ</p>		

Next Page

Reception Code [000001] Customer [Suzuki Ichiro] Address [Chiyoda-ku, Tokyo]
 Reception Date [1999/01/01]
 Dealer Code [0001] Vehicle Type [Corolla] Purpose [] Domestic
 Car []
 Accident Location [Chiyoda-ku, Tokyo]
 Home Address [Chiyoda-ku, Tokyo]
 Wrecker Agent Company []
 Required Time
 for Road Service: About [] min. [CAL]
 Tow Distance [18.7] km [CAL]

FIG. 14

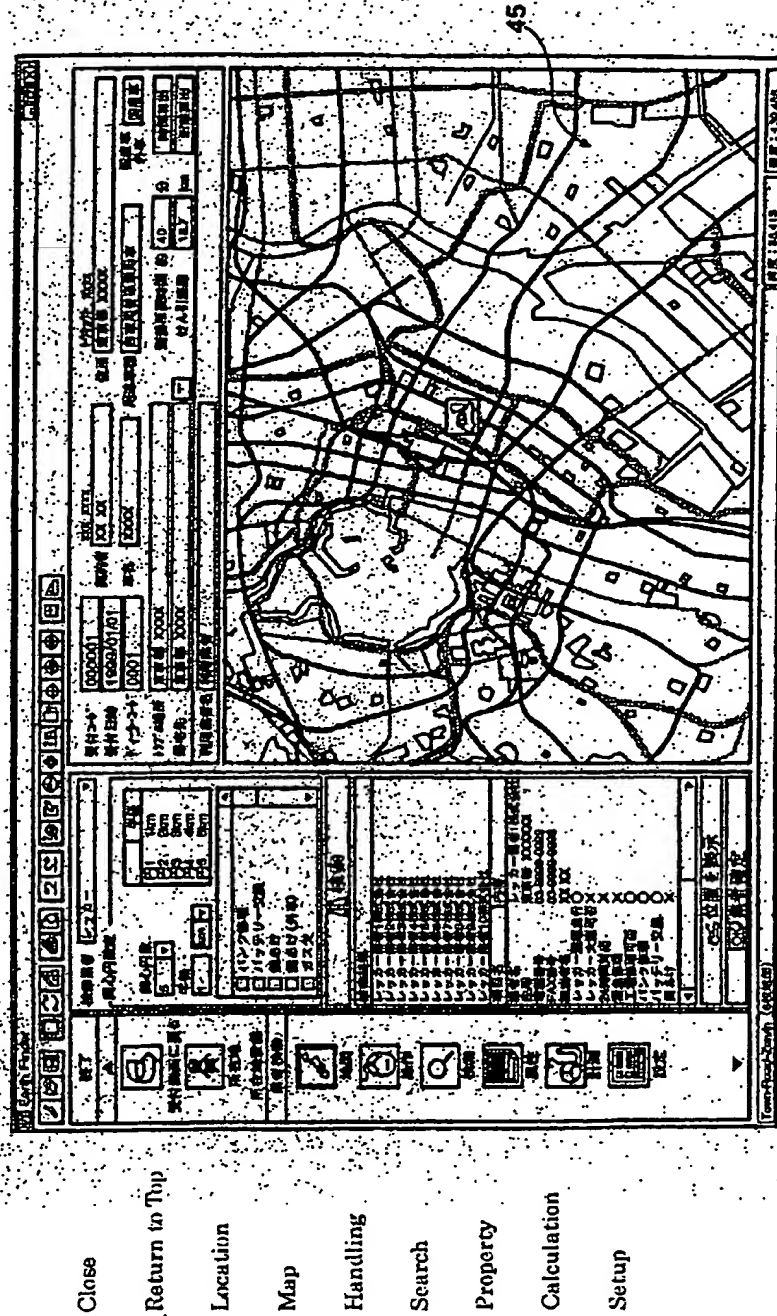


FIG. 15

三井物産

Enter Call Phone Number

TEL 177

1 2 3

4 5 6

7 8 9

* 0 #

電話番号(夜)に発信

電話番号(昼)に発信

ダイヤル発信

地図表示...

お客様保留解除

戻る

60

61

62

64

Call Customer (Nighttime)

Call Customer (Daytime)

Dialup

Map

Release Hold

Back

FIG. 16

Estimate Calculation / Payment Manner

Estimate Calculation / Payment

概算費用試算・清算方法選択		6.	
Expenses		Deduction	
Basic Fee	¥	Basic Fee	¥
Travel Fee	¥	Travel Fee	¥
Tow Fee	¥	Tow Fee	¥
Basic Working Fee	¥	Basic Working Fee	¥
(for work within 30 min.)		(for work within 30 min.)	
Service Charge	¥	Service Charge	¥
Total	¥	Deduction Total	¥
Amount Demanded ¥		Amount Demanded ¥	
Excise Tax ¥		Excise Tax ¥	
消費税 9999999 ¥		消費税 9999999 ¥	
<p>※実費および、30分以上の作業はお客様負担</p> <p>Actual cost and expense involved in work completed within 30 minutes shall be borne by a customer.</p>			
Garage Destination		Wrecker Order	
地図表示		前ページ	
事故受付転送		手配完了	
SPV転送...		SPV転送...	

Previous Page Wrecker Ordered

SPV Transfer

Map Transfer to Other Section

FIG. 17

Customer Data[F3] Customer Details 1[F4] Customer Details 2 [F5]
 History[F6]
 Reception No. Customer Name [Suzuki Isao] Phone
 0476/62-1846
 Insurance Company [Dai-Tokyo] Fax
 Insurance No. [876222666] Service: Start Date
 1999/11/99

お客情報検索[F3] お客情報詳細[F4] お客情報詳細2[F5] 履歴[F6]
 受付番号 [8889] 顧客氏名[F4] 000 0000 TEL 000-00-0000
 (支店) XX XX XXX FAX
 利用会社 XXXXXXXX 開始日 1999/01/01
 証券番号 [111111111111112] 終了日 1999/12/31
 お客住所 [111111] (支店) 東京都千代田区
 〇一三大橋南の東口
 〇一顧客検索

手帳...
 Wrecker Ordered Alternate Transport Order
 Car Transport Order
 Hotel Order Other Option
 Next Page

検索結果
 地図表示 事故受付転送... SPV転送...
 結果入力[F11]... 文書[F11] 1999/02/01 21:50:00
 終了[F12] 1999/02/01 21:50:00

顧客検索 [F2]
 顧客検索
 履歴検索

顧客検索
 1.顧客検索
 2.顧客検索
 3.顧客検索
 4.顧客検索
 5.顧客検索
 6.顧客検索
 7.顧客検索
 8.顧客検索
 9.顧客検索

Provisional Reg.
 Accident Assist
 1. Customer Search
 2. Report Manner
 3. Check Contract
 4. Check Status
 5. Select
 6. Arrange
 7. Select Wrecker
 8. Estimate Fees
 9. Payment Method
 10. Arrangement
 Transfer

Hold [F9] Disconnect Result Input [F11] Next Customer [F11] Close [F12]

FIG. 18

Result Input

Customer Reaction

☐ Good ☐ Normal ☐ No Good

☐ Post-contact
☐ Required

Postmortem Memo

結果入力

顧客反応

☐ 良い ☐ ふつう ☐ 悪い

71a

☒ 事後連絡
☐ 要対応

71b

72a

☐ 次回注意メモ

72b

閉じる

Close

FIG. 19

(X) XXXX		TEL (昼): 000-xxx-xxxx		TEL (夜):		TO: Kitatama Automobiles	
FAL: 000-xxx-xxxx						Phone (Daytime): 042-396-0211	
						Phone (Night):	
						Fax:	
手 配 票							
本日より下記の用件にて手配を依頼させていただきます。 対応方よりお願い申し上げます。				ARRANGEMENT SHEET			
1. お客様氏名: xxx xxx 2. お客様住所: xxxxxx xxxxx xxxxx x-x-x 3. お客様電話番号: 123456789 4. お客様電話番号: 000-xxx-xxxx 5. お客様電話番号: xxxxx/xxxx/xxxx 6. 現在連絡先: 7. 手配内容: 事故受付 レッカー急行サービス 8. 現場情報: 北海道 旭川市				The following request has been made today. Thank you for your cooperation in advice. 1. Customer Name: 2. Customer Address 3. Customer Insurance Number 4. Customer Phone Number 5. Customer Reg. Number 6. Contact Phone Number 7. Matters Requested 8. Circumstances at Accident Site			
(X) XXXXXX XXXXXXXXXX TEL: 000-xxx-xxxx FAX: 000-xxx-xxxx				Road Assist Sec., Relief Free Dial Corp. Phone: 042-921-1211 Fax: 042-921-1231			
受付担当: 6号オペレーター 手配日時: 平成11年3月9日 11:13				Operator: No. 6 Operator Arranged: 9 th March, 1999 11:13			
[安心ダイヤル使用欄] 請求処理							
請求金額		請求先		円		Dibs Relief Free Dial	
処理方法		SC-SO				Demand for Payment	
車両保険		SC (額)					
相手方請求		保険会社					
サービス外		お客様					
		カード引落		カード			
				カード番号			
				オートリ番号			
				金額			
				金額			
				請求書送付先			
				氏名			
				住所			
送付日		年 月 日					
出金処理							
振込金額		銀行		支店		普通・当座 No.	
振込先		住所					
		(フリガナ)					
		口座名義					
処理日		年 月 日		担当者		責任者	
				印		印	

Procedure Completed:

FIG. 20

FAX:		ATTN:	
		FAX	
連絡先		Notice Sheet	
本下記の内容にて手配をいたしましたことをご連絡いたします。 We made the following arrangement.			
1. お客様氏名	カサハチ	1. Customer Name:	
2. お客様住所	漢字の住所	2. Customer Address	
3. お客様証券番号	319990306144151	3. Customer Insurance Number	
4. お客様電話番号	03-3333-3333	4. Customer Phone Number	
5. 手配内容	レッカー急行サービス	5. Matters Requested	
6. 現場情報		6. Circumstances at Accident Site	
7. 手配担当者名	(有) 白山自動車	7. Road Service Agent	
TEL (昼): 042-482-5633	TEL (夜):	Phone (Daytime):	
8. 入庫先受取者名	(有) 白山自動車	8. Garage Service	
TEL (昼): 042-482-5633	TEL (夜):	Phone (Daytime):	
9. 連絡メモ			
10. 対応の必要性	不要		
(株) 安心ダイヤル ロードアシスタンス部		Road Assist Sec., Relief Free Dial Corp.	
TEL:		TEL: 042-921-1211	
FAX:		FAX: 042-921-1231	
受付担当: 6号オペレータ		Operator: No. 6 Operator	
受付日時: 平成11年3月6日 15:19		Arranged: 9 th March, 1999 11:13	

FIG. 21

List of Affairs Handled Fixed Period 1999/01/01-1999/01/02 Printed 22 Feb 1999 (Mon.) Page 1/18/02

Start Date/Time Finish Date/Time Reception No. Operator Talk Times Post-contact Category Details

受付一覧表 1999/01/01 ~ 1999/01/02 1999年2月22日 月曜日 1/18/02									
受付日時	受付場所	受付番号	受付内容	受付時間	受付担当者	受付結果	受付場所	受付日時	受付内容
1999/01/01 09:45:20	1999/01/01 09:45:20	0001	XX 0100	W 00:0000:0000	トラブル 電話アシスタンス	成功	電話アシスタンス	1999/01/01 09:45:20	トラブル 電話アシスタンス
1999/01/01 09:45:20	1999/01/01 09:45:20	0001	XX 0100	W 00:0000:0000	トラブル 電話アシスタンス	成功	電話アシスタンス	1999/01/01 09:45:20	トラブル 電話アシスタンス
1999/01/01 09:50:31	1999/01/01 09:50:31	0002	XX 0000	W 00:0000:0000	トラブル 電話アシスタンス	成功	電話アシスタンス	1999/01/01 09:50:31	トラブル 電話アシスタンス
1999/01/01 09:50:35	1999/01/01 09:50:35	0003	XX 0000	W 00:0000:0000	トラブル 電話アシスタンス	成功	電話アシスタンス	1999/01/01 09:50:35	トラブル 電話アシスタンス
1999/01/01 09:50:36	1999/01/01 09:50:36	0004	XX 0000	W 00:0000:0000	トラブル 電話アシスタンス	成功	電話アシスタンス	1999/01/01 09:50:36	トラブル 電話アシスタンス
1999/01/01 09:51:35	1999/01/01 09:51:35	0005	XX 0000	W 00:0000:0000	トラブル 電話アシスタンス	成功	電話アシスタンス	1999/01/01 09:51:35	トラブル 電話アシスタンス

FIG. 22

Printed: xx/xx/1999 (Mon)

TOTAL RECEPTION

Page 1/2

Period 01 Jan. 1999- 02 Jan. 1999

Service Particulars Number Total

受付一覧合計		印刷日時: 1999年X月XX日火曜日	
集計期間 1999/01/01 - 1999/01/02		Page: 1/2ページ	
分類	分類細目	件数	合計
事故・故障修理		0	
トラブル・事故アシスタンス		0	
	レッカー	0	
	宿泊費用	0	
	修車費用	0	
	修理費負担	0	
トラブル・故障アシスタンス		0	
	レッカー	0	
	宿泊費用	0	
	修車費用	0	
	修理費負担	0	
トラブル・迅速駆け付け走行		0	
	人身事故トラブル	0	
	その他トラブル	0	
トラブル・住まいの緊急駆け付け走行		0	
	火災	0	
	水漏れ・陥り	0	
	鍵開け	0	
	家具の設置修理	0	
トラブル・生活必需品テレホン相談		0	
	法律	0	
	医療	0	
	車メカニク	0	
	旅行	0	
	税	0	
	ハウジング	0	
フリーム・自動車		0	
	リサイクル (中古) 部品紹介	0	
	新車購入紹介	0	
	中古車購入紹介	0	
	修理車検工場紹介	0	
	リース・レンタカー紹介	0	
	マイカー・メンテナンスパックサービス	0	
フリーム・生活		0	
	リフォーム紹介	0	
	結婚祝い紹介	0	

Just After Accident/Trouble
 Trouble/Accident Assist
 Wrecker
 Lodging expense
 Expense for coming back
 Transport after repair
 Trouble/Accident Assist
 Wrecker
 Lodging expense
 Expense for coming back
 Transport after repair
 Dispatching to Accident Scene
 Physical injury
 Other trouble
 Dispatching to Home
 Fire disaster
 Water leak/blockage
 Unlock door
 Emergency Repair
 Free Consultation
 Legal problem
 Medical issue
 Car mechanic
 Travel
 Tax
 Housing finance
 Dream/Bicycle
 Recycle(distressed)goods
 New car buying
 Used car buying
 Automobile inspection
 Rental/lease car
 Private car maintenance
 Dream/Life
 Housing improvement
 Ceremonial functions

List of Affairs Handled Fixed Period 1999/01/01-1999/01/02

Printed 22 Feb. 1999 (Mon.)
Page: 1/18/02

FIG. 23

Cancel	Start	Finish	Reception	Operator	Affairs	Date	Category of	Code of	Wrecker Code	Agent Name
Date/Time	Phone	Date/Time	Number			of Accident	Relief Agency	Agency	Garage Code	Garage Name

[illegible]

INTERNATIONAL SEARCH REPORT

International application No.

PCT/JP00/05025

A. CLASSIFICATION OF SUBJECT MATTER Int.Cl. ⁷ G06F17/60		
According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) Int.Cl. ⁷ G06F17/60		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Jitsuyo Shinan Koho 1926-1996 Jitsuyo Shinan Toroku Koho 1996-2000 Kokai Jitsuyo Shinan Koho 1971-2000 Toroku Jitsuyo Shinan Koho 1994-2000		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	Nikkei Jouhou Strategy, March 1998, (Japan),	1-2
Y	Nikkei BP K.K. (01.03.98) pp. 206-208	3-5
Y	Nikkei Jouhou Strategy, April 1998, (Japan), Nikkei BP K.K. (01.04.98) p.150	3-5
Y	Nikkei Computer, 07 December, 1998 (Japan), Nikkei BP K.K., (07.12.98) pp. 110-112	3-5
Y	US, 5835907, A (MCI Communications Corp.), 10 November, 1998 (10.11.98), Full text; Figs. 1 to 3 & WO, 97/22940, A1 & BP, 868700, A	3-5
E,X E,Y	JP, 2000-205890, A (NRI & NCC Co., Ltd.), 28 July, 2000 (28.07.00), Full text; Fig. 1 (Family: none)	3 4-5
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.		
* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier document but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed "I" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family		
Date of the actual completion of the international search 22 August, 2000 (22.08.00)		Date of mailing of the international search report 05 September, 2000 (05.09.00)
Name and mailing address of the ISA/ Japanese Patent Office		Authorized officer
Facsimile No.		Telephone No.

Form PCT/ISA/210 (second sheet) (July 1992)